

## WisdomTree Prime® Unveils New Earn-Until-You-Spend Functionality with Money Market Fund

Enables the linking of yield-bearing investment to WisdomTree Prime Visa® Debit Card

NEW YORK--(BUSINESS WIRE)-- WisdomTree, Inc. (NYSE: WT), a global financial innovator, today announced the ability for users to select the WisdomTree Government Money Market Digital Fund (WTGXX) as a spending source for their WisdomTree Prime Visa® Debit Card.

While, traditionally, a low to no yield checking account is used to fund debit card spend, WisdomTree Prime users can now tap their yield bearing money market fund balances to fund debit card spending<sup>1</sup>. WTGXX investors can earn income, with a current 7-day yield of 4.60%<sup>2</sup> until the WTGXX shares are sold to fund spending, strengthening the connection between spending and yield-bearing investments.

WisdomTree Prime connects a liquid on-chain investment to spending capabilities, which unlocks utility of real world asset (RWA) tokenization in a new, unique way for eligible customers. Consumers can get the potential benefits of their own cash via an investment in WTGXX, all within WisdomTree Prime's modern platform that integrates saving, spending and investing to offer greater control and choice in their financial lives.

"The purpose of WisdomTree Prime from its genesis has always been to empower consumers with choice. In this case, rolling out the capability to link our money market Digital Fund to our debit card gives users choice in how they put their money to work," said Will Peck, Head of Digital Assets at WisdomTree. "We all have a traditional checking account that generally isn't doing us any favors. By connecting a yield-earning asset directly to our spending functionality, users can fund their daily purchases all within the app with the funding mechanism potentially earning yield every single day via a WTGXX investment until the investment is sold to facilitate spending."

Additional products and capabilities are scheduled to become available within the app on a rolling basis.

For more information on the WisdomTree Prime Visa® Debit Card available through WisdomTree Prime, please visit <u>wisdomtreeprime.com</u>. WisdomTree Prime is currently available in the <u>Apple App Store</u> and <u>Google Play</u> across 45 states in the U.S.

<sup>1</sup> While WTGXX is a money market fund registered with the U.S. Securities and Exchange Commission ("SEC"), it is not insured by the FDIC similar to funds held in traditional checking account available through a U.S. regulated bank, not deposits or other obligations of the institution and are not guaranteed by a U.S. regulated bank and are subject to investment risks. WTGXX is required by SEC regulations to invest in relatively lower-risk investments, with the objective of a high level of current income consistent with the preservation of capital.

<sup>2</sup> 7-day yield as of 10/7/2024. Performance data shown represents past performance and is no guarantee of future results. Current performance may be higher or lower than that quoted. The 7-day yield quotation more closely reflects the current earnings of WTGXX than the total return. Performance data for the most recent month-end is available at wisdomtree.com/investments.

## About WisdomTree

WisdomTree is a global financial innovator, offering a well-diversified suite of exchange-traded products (ETPs), models, solutions and products leveraging blockchain technology. We empower investors and consumers to shape their future and support financial professionals to better serve their clients and grow their businesses. WisdomTree is leveraging the latest financial infrastructure to create products that provide access, transparency and an enhanced user experience. Building on our heritage of innovation, we are also developing and have launched next-generation digital products, services and structures, including digital or blockchain-enabled mutual funds and tokenized assets, as well as our blockchain-native digital wallet, WisdomTree Prime® and institutional platform, WisdomTree Connect™.\*

\*The WisdomTree Prime digital wallet and digital asset services and WisdomTree Connect institutional platform are made available through WisdomTree Digital Movement, Inc., a federally registered money services business, state-licensed money transmitter and financial technology company (NMLS ID: 2372500) or WisdomTree Digital Trust Company, LLC, in select U.S. jurisdictions and may be limited where prohibited by law. WisdomTree Digital Trust Company, LLC is chartered as a limited purpose trust company by the New York State Department of Financial Services to engage in virtual currency business. Visit <a href="https://www.wisdomtreeprime.com">https://www.wisdomtreeprime.com</a>, the WisdomTree Prime mobile app or <a href="https://www.wisdomtreeconnect.com">https://www.wisdomtreeconnect.com</a> for more information.

WisdomTree currently has approximately \$112.3 billion in assets under management globally.

For more information about WisdomTree and WisdomTree Prime, visit: https://www.wisdomtree.com.

Please visit us on X at @WisdomTreeNews.

WisdomTree® is the marketing name for WisdomTree, Inc. and its subsidiaries worldwide.

PRODUCTS AND SERVICES AVAILABLE VIA WISDOMTREE PRIME:
NOT FDIC INSURED | NO BANK GUARANTEE | NOT A BANK DEPOSIT | MAY LOSE
VALUE | NOT SIPC PROTECTED | NOT INSURED BY ANY GOVERNMENT AGENCY

The products and services available through the WisdomTree Prime app are not endorsed, indemnified or guaranteed by any regulatory agency.

The WisdomTree Government Money Market Digital Fund's (the "Fund") yield may be affected by changes in interest rates and changes in credit ratings. The 7-Day Yield is based on the average income return over the previous seven days, assuming the rate stays the same for one year.

You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's advisor is not required to reimburse the Fund for losses, and you should not expect that the advisor will provide financial support to the Fund at any time, including during periods of market stress.

Investors should carefully consider the investment objectives, risks, charges and expenses of the Fund before investing. To obtain a prospectus containing this and other important information, visit <u>WisdomTree.com/investments</u>. Read it carefully.

Blockchain technology is a relatively new and untested technology, with little regulation. Potential risks include vulnerability to fraud, theft, or inaccessibility, and future regulatory developments affect its viability. Cybersecurity attacks affecting third-party service providers, App, blockchain network, or assets may subject the products and services available in the App to many of the same risks associated with direct cybersecurity breaches.

The Fund is distributed by Foreside Fund services, LLC. Through the App, Fund investors may purchase, hold, sell, or transfer their shares. WisdomTree Securities, Inc. facilitates the ability for Fund investors on an "application-way" basis to purchase or sell Fund shares through the App. Foreside is not affiliated with WisdomTree, WisdomTree Securities, Inc., WisdomTree Prime, WisdomTree Digital Trust nor any other entity or products mentioned in this ad. Transactions in WisdomTree Digital mutual funds are facilitated exclusively by WisdomTree Securities, Inc.

The WisdomTree Prime Visa Debit Card is issued by Stride Bank, N.A. Member FDIC, pursuant to a license from Visa USA Inc. Applicable taxes may apply in connection with each transaction made using the WisdomTree Prime Visa Debit Card. To the extent a Debit Card holder selects the Fund as the funding mechanism for a Debit Card transaction and thereafter uses the Debit Card for a transaction, the Debit Card holder, as a Fund investor, is authorizing (instructing) the redemption of Fund shares for the equivalent U.S. Dollar amount sufficient to fund the Debit Card transaction in U.S. Dollars at settlement, and any related fees and charges per applicable account and user agreements, and the transfer of such funds as necessary for Debit Card transaction settlement.

References to "save" generally refers to a user's ability to select one or more highly liquid, relatively low risk cash management solutions and references to "spend" generally refers to a user's ability to designate one or more digital asset(s) and/or other assets to be sold, or to sell one or more digital asset(s) with near instant settlement, to fund a debit card purchase on settlement. Spending and making purchases require actions to be taken in the discretion of the user which require user actions outside of the domain or functionality of the app and

which rely on third parties, including third parties for which the user will need to have a separate relationship.

Category: Business Update

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